

SHIBA HELPLINE NEWS FLASHES

August 22, 2006

Newsletter published by the SHIBA HelpLine Regional Managers, for time-sensitive health insurance news. Please pass the information on to others!

The latest headlines:

Clarification – When may clients leave Medicare Part D? Only during an enrollment period. These occur yearly from Nov. 15-Dec. 31. Also, some clients have special enrollment periods at other times because of moves, nursing home residency, or participation in the Extra Help (Low Income Subsidy or LIS) program from the Social Security Administration (SSA). Clients switching to a new Part D plan do **not** need to first disenroll from their old plan – their enrollment will drop them from the old plan.

Plans do **not** have to disenroll clients who don't pay premiums, but may send these clients to collections. Clients needing help may wish to contact the Northwest Justice Project CLEAR program at www.nwjustice.org, or 1-888-387-7111 (ages 60 and over), or 1-888-201-1014 (under age 60 and low income). Clients wanting to reduce out-of-pocket costs may consider ideas at <http://www.medicare.gov/Publications/Pubs/pdf/11213.pdf>, or go to BenefitsCheckUp® at www.benefitscheckup.org for other ways to save.

Some Part D plans stop taking premiums by SSA deduction: Plans that do this must alert their clients. Plans must allow payment by monthly coupon, and by deductions from credit cards and checking accounts. In these cases, SSA refunds to clients the premiums paid, and the plans ask clients to repay those directly. Clients may contact their plans for details.

Carriers may use new WSHIP Standard Health Questionnaire form soon: Carriers may use this new form for coverage taking effect October 1. For coverage starting before October 1, carriers may still use the old form. For both versions and related tools, go to www.wship.org/shq.asp.

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